

UNLIMITED ACCESS TO MORE THAN 9,000 EXPERIENCED ATTORNEYS

You'll have a nationwide network of **more than 9,000 participating Plan Attorneys** from which to choose. Plan Attorneys have met stringent selection criteria and have an average of 17 years or more of legal experience.

Plan Attorney assistance includes:

- Covered legal services
- Consultations on the telephone
- In-person consultations
- Document preparation
- Representation in many frequently needed legal matters

Plus, if you stay within the network, covered legal services are provided with no additional attorney fees. Of course, you also have the flexibility to use a non-Plan Attorney and get reimbursed for covered services according to a set fee schedule.* It's completely your choice!

LEGAL ADVICE IS JUST A PHONE CALL AWAY

When you face a situation that you think has legal implications, simply pick up the phone. A knowledgeable Client Service Representative will be available to assist you in locating a Plan Attorney near your home or workplace. And, Plan Attorneys are generally available to meet with you on weekdays, evenings and even Saturdays.



INSTANT ONLINE ACCESS

More information about the program is instantly at your fingertips when you visit the Hyatt Legal Plans web site. **Just log on to legalplans.com and enter password 100010 for details.** You can even locate available Plan Attorneys in your area while you're online.

*You will be responsible to pay the difference, if any, between the Plan's payment and the attorney's charge for services.

Exclusions

Business and employment issues are excluded, as are appeals, class action suits and matters where a spouse's or dependent's interest conflicts with yours.

The Plan excludes coverage for matters related to Hyatt Legal Plans, MetLife, its affiliated companies and Participating Attorneys.

The Plan fully covers network attorney fees for covered services, but does not cover third-party costs such as court costs.

Coverage is not available for any matter for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits.

For all other personal legal matters, an advice or consultation benefit is provided. Additional representation is also included for most matters. Please see your Plan description for details.

Group Legal Plans are offered by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, the Plan is provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI.

Visit Hyatt online anytime
legalplans.com
Enter password 100010
for the Comprehensive Plan

Smart. Simple. Affordable.SM

Hyatt Legal Plans

A MetLife[®] Company

Metropolitan Life Insurance Company
One Madison Avenue, New York, NY 10010

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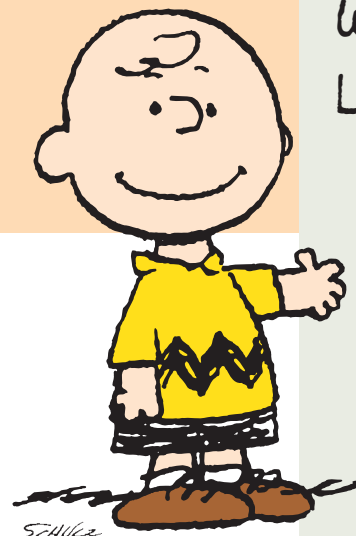
COMPREHENSIVE
PLAN



HERE'S AN

AFFORDABLE
SOLUTION

TO HELP
WITH YOUR
LEGAL NEEDS...



Smart.
Simple.
Affordable.SM

...FOR JUST PENNIES A DAY



Finding an affordably priced lawyer to represent you when you have trouble with creditors, buy or sell your home, or even prepare your will can be a challenge. And now there's an easy, affordable solution – the Comprehensive Group Legal Plan, administered by Hyatt Legal Plans. It's like having your own lawyer on retainer for you, your spouse and dependents – at a price that won't break your budget.



Now you have a resource at your fingertips for important, everyday legal services. What's more, you'll also have someone to turn to for unexpected legal matters. With the Comprehensive Group Legal Plan, you can receive legal advice and fully covered services for a wide range of legal matters, including:

COURT APPEARANCES

Helps you protect your rights.

- Civil Litigation Defense
- Consumer Protection
- Restoration of Driver's License
- Traffic Ticket Defense (Except DUI)
- Juvenile Court Defense

DOCUMENT REVIEW & PREPARATION

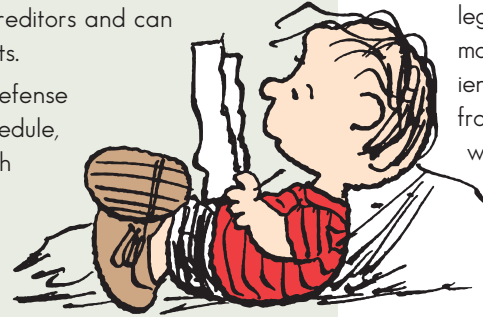
Provides you with legal advice before you sign on the dotted line.

- Mortgages
- Deeds, Notes
- Demand Letters, Affidavits
- Immigration Assistance
- Review of Personal Legal Documents

DEBT COLLECTION DEFENSE

Helps you work with creditors and can help enforce your rights.

- Identity Theft Defense
- Repayment Schedule, Negotiation with Creditors
- Pre-bankruptcy Planning and filing of Personal Bankruptcy Petition
- Tax Audits



WILLS

Helps you set forth your decision about how and to whom your property will be divided.

- Wills and Codicils
- Living Wills and Powers of Attorney
- Living Trusts

FAMILY MATTERS

Helps you address issues that may be important to you and your family.

- Premarital Agreement
- Uncontested Adoption or Guardianship
- Name Change

REAL ESTATE MATTERS

Helps you avoid potential problems and costly surprises associated with one of your most important assets.

- Sale, Purchase or Refinancing of Your Primary Residence
- Tenant Problems (where you are the tenant)
- Eviction Defense

DISCOVER HOW AFFORDABLE AND CONVENIENT IT CAN BE TO GET LEGAL REPRESENTATION

The Hyatt Comprehensive Group Legal Plan provides you, your spouse and dependents with fully covered legal services from experienced attorneys at a low monthly group rate, which is paid through the convenience of payroll deduction – automatic deductions from your paychecks. And to make it even easier, when you use a Plan Attorney for covered services, there are:

- No deductibles
- No co-payments
- No waiting periods
- No claim forms
- No limits on usage

ENROLL NOW. HERE'S HOW:

- Select the Hyatt Comprehensive Group Legal Plan on your enrollment materials (or whatever enrollment response method you will use) during your benefit enrollment period.
- Your cost for the Plan will then automatically be deducted from your paychecks.
- Once you enroll, you must remain in the Plan for the entire Plan year.

For access to affordable, convenient covered legal services, turn to the Group Legal Plan available through your company. Join today!

FOR MORE INFORMATION

visit our web site:

www.legalplans.com

• Password 100010

or call: **1-800-821-6400**

Monday – Thursday: 8:00 a.m. – 7:00 p.m.
Friday: 8:00 a.m. – 6:00 p.m. (Eastern Time)

